

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Frederick J Grant**

Case No.: **17-15991**

Judge: **ABA**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: **4/2/2018**

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **JLG**

Initial Debtor: **FJG**

Initial Co-Debtor

Part 1: Payment and Length of Plan

a. The debtor shall pay 1,125.00 Monthly to the Chapter 13 Trustee, starting on May 2018 for approximately 47 months for a total of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☒ Other sources of funding (describe source, amount and date when funds are available): \$5,940 Paid to date

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Chapter 13 Standing Trustee	Trustee Commission	TBD
Law Offices of Andrew B. Finberg, LLC	Attorney Fees	\$3,110.00, Plus suppl fees and costs
IRS Department of Treasury	Taxes and certain other debts	\$27,346.59
State of New Jersey	Taxes and certain other debts	\$16,327.21

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Ditech Financial, LLC	5 Misty Court Mount Royal, NJ	240,000.00	Unknown
Fulton Bank of New Jersey	5 Misty Court Mount Royal, NJ	240,000.00	Unknown
Shellpoint Mortgage Servicing	5 Misty Court Mount Royal, NJ	240,000.00	Unknown

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Chase Auto Finance

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ____ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified: 4/2017.

Explain below **why** the plan is being modified:

Debtor was approved for a mortgage modification, but monthly payment is not feasible. Therefore, the debtor is surrendering his residence

Explain below **how** the plan is being modified:

Plan surrenders residence, removes loan modification language, and remains 100% to remaining creditors

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date April 2, 2018

/s/ Joni L. Gray

Joni L. Gray

Attorney for the Debtor

Date: April 2, 2018

/s/ Frederick J Grant

Frederick J Grant

Debtor

Date: _____

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date April 2, 2018

/s/ Joni L. Gray

Joni L. Gray

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: April 2, 2018

/s/ Frederick J Grant

Frederick J Grant

Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 7 of 8
 United States Bankruptcy Court
 District of New Jersey

In re:
 Frederick J Grant
 Debtor

Case No. 17-15991-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 41

Date Rcvd: May 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2018.

db +Frederick J Grant, 5 Misty Court, Mount Royal, NJ 08061-1082
 aty +Pluese Becker & Saltzman, 2000 Horizon Way, Ste. 900, Mt. Laurel, NJ 08054-4303
 516963455 CACH, LLC its successors and assigns as assignee, of Synchrony Bank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516726514 +CBCS, PO Box 2724, Columbus, OH 43216-2724
 516726511 Cach LLC, PO BOX 5980, Littleton, CO 80127
 516726513 Capital One Bank, PO Box 32081, Salt Lake City, UT 84130-0281
 516726516 +Commercial Acceptance Co, PO Box 3268, Camp Hill, PA 17011-3268
 516726517 +Credit Protection Assoc.,LP, 13355 Noel Rd., Dallas, TX 75240-6837
 516726518 +++DITECH FINANCIAL, LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial, LLC, 332 Minnesota Street, Suite 610,
 Saint Paul, MN 55101)
 516726519 +Elizabeth Grant, 5 Misty Court, Mount Royal, NJ 08061-1082
 516726521 #+Federated Law Group, 13205 US Highway 1 #555, North Palm Beach, FL 33408-2253
 516726523 +Grace U Chung, MDPC, Center for Dermatology, 17 W. Red Bank Ave, Suite 205,
 Woodbury, NJ 08096-1630
 516726524 IC Systems Collections, P.O. Box 64378, Saint Paul, MN 55164-0378
 516895277 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 516726526 +James D. Donnelly, Attorney at Law, PO BOX 536, Cherry Hill, NJ 08003-0536
 516726528 Law Firm of Ryan E. Calef and Associates, The Bucks County Office Center, Bristol, PA 19007
 516940715 +MTGLQ Investors, L.P., Shellpoint Mortgage Servicing, PO Box 10826,
 Greenville SC 29603-0826
 516726529 ++NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND TN 37320-8005
 (address filed with court: Nationwide Recovery Service, 545 W. Inman Street,
 Cleveland, TN 37311)
 516726530 +Novacare Rehabilitation, 4714 Gettysburg Road, Mechanicsburg, PA 17055-4325
 516726531 +Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 516889305 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 516726536 ++STELLAR RECOVERY INC, PO BOX 48370, JACKSONVILLE FL 32247-8370
 (address filed with court: Stellar Recovery Inc, 1327 Highway 2 W Suite 100,
 Kalispell, MT 59901)
 516726532 +Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113
 516726533 Shellpoint Mortgage Servicing, PO BOX 10826, Greenville, SC 29603-0826
 516930306 +South Jersey Gas, 1 South Jersey Plaza, Hammonton, NJ 08037-9100
 516726534 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 516726538 +Tri County Cardiovascular Services, 17 West Red Bank Ave, Suite 201,
 Woodbury, NJ 08096-1630
 516726539 +Underwood Memorial Hospital, 509 North Broad Street, Woodbury, NJ 08096-1617
 516726540 United Telemanagement Corp, PO BOX 145465, Cincinnati, OH 45250-5465

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 31 2018 23:56:02 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 31 2018 23:56:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +E-mail/Text: bankruptcy@fult.com May 31 2018 23:57:06 Fulton Bank, N.A.,
 533 Fellowship Road, Suite 250, Mt. Laurel, NJ 08054-3411

516930305 E-mail/Text: bankruptcy@pepcoholdings.com May 31 2018 23:55:21
 Atlantic City Electric Company, Pepco Holdings, Inc.,
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
 Carneys Point, NJ 08069-3600

516726512 +E-mail/Text: clientrep@capitalcollects.com May 31 2018 23:57:04 Capital Collection Service,
 PO Box 150, West Berlin, NJ 08091-0150

516726515 +E-mail/Text: bk.notifications@jpmchase.com May 31 2018 23:55:50 Chase Auto Finance,
 PO Box 901076, Fort Worth, TX 76101-2076

516726520 +E-mail/Text: memberarfinancialtransactions@express-scripts.com May 31 2018 23:55:50
 Express Scripts, PO BOX 66580, Saint Louis, MO 63166-6580

516726522 +E-mail/Text: bankruptcy@fult.com May 31 2018 23:57:06 Fulton Bank of New Jersey,
 533 Fellowship Road, Mount Laurel, NJ 08054-3411

516726525 E-mail/Text: cio.bncmail@irs.gov May 31 2018 23:55:07 IRS Department of Treasury,
 PO Box 7346, Philadelphia, PA 19101-7346

516895824 E-mail/Text: bk.notifications@jpmchase.com May 31 2018 23:55:50 JPMorgan Chase Bank NA,
 PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505

516731538 +E-mail/PDF: gecsed@recoverycorp.com Jun 01 2018 00:01:30 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

516726537 +E-mail/Text: bankruptcydepartment@tsico.com May 31 2018 23:56:44 Transworld Systems Inc.,
 507 Prudential Raod, Horsham, PA 19044-2308

TOTAL: 12

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 41

Date Rcvd: May 31, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* +Shellpoint Mortgage Servicing, Po Box 10826, Greenville, SC 29603-0826
516726527* +James D. Donnelly, Attorney at Law, PO BOX 536, Cherry Hill, NJ 08003-0536
516726535* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
Trenton, NJ 08695)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2018 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Frederick J Grant andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
James D. Donnelly on behalf of Creditor Fulton Bank, N.A. james.d@donnlaw.com,
jim.donnlaw@gmail.com
Joni L. Gray on behalf of Debtor Frederick J Grant joni@sjbankruptcylaw.com,
jgrayecf@gmail.com;grayjr39848@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7